

THE NAVIGATOR

Pathways
Financial Credit Union

June 2016 E-Newsletter



Protect Your Identity with Free Shred-It Saturdays!

Pathways Financial Credit Union is happy to sponsor SIX FREE Shred-It Saturdays! Free up storage space in your home and protect yourself against identity theft by safely disposing of sensitive documents and old electronics (including computers, laptops, keyboards, printers, and computer mice) at select branches.*

Shred-It Schedule

Saturday, June 4
10 a.m. till Noon

Grandview

Members First branch of
Pathways Financial Credit Union
1445 West Goodale Blvd.

Plain City

Plain City branch of
Pathways Financial Credit Union
490 South Jefferson Ave.

Saturday, June 11
10 a.m. till Noon

Delaware

Western branch of
Pathways Financial Credit Union
879 West William St.

New Albany

Powerco branch of
Pathways Financial Credit Union
5665 North Hamilton Rd.

Saturday, June 18
10 a.m. till Noon

Columbus (Casino District)

Western branch of
Pathways Financial Credit Union
750 Georgesville Rd.

Marysville

WECU branch of
Pathways Financial Credit Union
121 Emmaus Rd.

Prize & Special Offers!

In addition to more space and security, you can also **enter to win a \$50 Visa Gift Card** and enjoy three exciting Shred-it Saturday offers!

[Click Here for Details!](#)

[Tips to Save More During the Summer](#)



It's getting hot out there! Here are some tips on keeping cool and having fun without burning a hole in your wallet from some financial industry professionals.

1. Visit a Thrift Store

Spring cleaning leads to a lot of new inventory at secondhand shops. You could find quite a few bargains to build a new summer wardrobe.

2. Update Your Appliances

Retailers mark down their big-ticket items like refrigerators, or washers and dryers, during the summer. This is the perfect time to purchase a newer, more energy-efficient appliance with a low-rate Pathways Visa Platinum Rewards card! [Click here to apply!](#)

3. Planning a Party? Buy store brand.

Buying supplies for that perfect BBQ? Select store-brand items instead of more expensive labels. You'd be surprised how much you'll save by being frugal with your food choices.

Not matter what you buy this summer, be sure to check out the new Pathways [Swipe2Save Checking account](#). **You earn with every purchase!** Read the next article for details!



Swipe2Save Checking

From a cup of morning coffee, from groceries to gas, there are some things you end up buying every day. Why not get *rewarded* for those every day purchases by *saving each time you buy*?

Our new **Swipe2Save Checking** does just that - it rewards you for making every day purchases and saving money!

[How It Works:](#)

1. Open a new Swipe2Save Checking Account and make purchases with your debit card as you normally do.
2. Pathways rounds up each transaction you make with your debit card to the nearest dollar and deposits the difference into a high-yield savings account earning **5.00% APY.****
3. For the first 6 months your account is open, **Pathways will match your rounded up amounts penny for penny up to \$50/month.**
4. After 6 months the matching program will end, but your transactions will continue to be rounded up into your high-yield Swipe2Save Savings Account.

You could earn up to \$300 in the first 6 months* and **save even more** when you Swipe2Save. Watch the video below to learn more or [contact your local branch of Pathways](#) for additional information.



Open Now!



Staying Safe and Saving Money While Traveling

You're packed and ready to go on that next big summer vacation adventure, but are you really ready?

Whether driving to nearby destinations or flying out of the country, here's some handy advice on how to properly prepare for a safe and fun trip.

1. Call Pathways and let us know you're traveling

It's not every day your account would report purchases from Paris, Portland, or Palermo, so be sure to let Pathways know you're traveling, and for how long. That way, you can be assured that your card won't be reported for suspicious activity and you can safely access your money.

2. Don't forget to pay your bills!

The last thing you need on a relaxing vacation is to be sunbathing and realizing you forgot to pay the power bill. Enroll in [CU*EasyPay](#) via [Online Banking](#) today and have the ability to pay your bills wherever, and whenever, you want. You can even schedule future payments!

3. Don't put all your eggs in one basket

It's dangerous to rely on just your wallet. Keep some money in a wallet or purse, but also keep some cash in a pocket, in a shoe, and in your luggage. You may even consider investing in a few prepaid Visa Gift Cards at your nearest Pathways branch. That way, if they go missing through loss or theft, you don't lose everything.

Banking on the Go Has Never Been Easier



*In a Hurry? Need to check your account balance on the quick?
Use our text banking service!*

There are times when you just need to know your balance without going through too many steps. Text banking, offered and activated through Pathways Online Banking, gives you the ability to get just the facts when that's all you need.

Here's how it works:

- Enroll in text banking when you are [logged into Online Banking](#)
- Once this step is complete, text one of the following short codes to **46247**
 - **BAL** - Balance for all accounts
 - **BAL{nick}** - Balance for up to three accounts that you have nicknamed in Online Banking
 - **BAL{nick}{#}** - Balance for a specific membership and account combination
 - **HELP** - The member service number

Text banking is available for any cellphone - not just smart phones! They're also completely FREE to Pathways members.***



**SIGN UP FOR
OUR EMAILS**



**SHARE THIS
EMAIL**

Pathways Financial Credit Union

www.pathwayscu.com
mail@pathwayscu.com
(614) 416-7588

[Access Online Banking Here](#)



***Swipe2Save Checking - APY = Annual Percentage Yield. Swipe2Save Secondary Savings Account balances \$2,500 and under will earn 5.00% APY compounded and credited quarterly; balances exceeding \$2,500 will earn regular Secondary Savings APY. Consult the Credit Union's Account Disclosure Rate Supplement for current APY. Six month Credit Union match valid for new checking accounts only. Maximum match amount \$50 per month for the first six months; match ends six months after checking account opening. Round-up deposits will not be made in the instance of a negative checking account balance. The only deposits permitted into Swipe2Save Secondary Savings Account are round-up deposits from debit card transactions and applicable credit union match funds. PFCU share and checking accounts federally insured for up to \$500,000 through a combination of federal insurance provided by the National Credit Union Administration (NCUA) and private insurance by Excess Share Insurance Corporation (ESI). Savings rates subject to change without notice. We reserve the right to end or extend this offer at any time.*

****Please make sure that your cellphone service plan enables text messages. It is possible your carrier may charge for text messages - check your plan for details.*